

Effective January 17, 2026

This important disclosure containing information about Digital Brokerage Services LLC (“DBS”) is provided to comply with the federal securities laws. It does not create or modify any agreement, relationship, or obligation between you and DBS. Please consult your DBS Customer Agreement applicable to your account (“Customer Agreement”), which incorporates the Terms of Use (“Terms of Use”), the Electronic Delivery Agreement, and other related documentation for the terms and conditions that govern your relationship with us. This information does not amend or supersede any of your existing agreements with us.

Introduction

This document provides retail customers (referred to as “you” or “your”) with important information regarding your relationship with DBS (referred to as “we,” “us,” or “our”), a broker-dealer registered with the U.S. Securities and Exchange Commission (“SEC”), and a member of the Financial Industry Regulatory Authority (“FINRA”), and Securities Investor Protection Corporation (“SIPC”). Within this document, you will find information regarding the products and services DBS offers, including such offerings’ material limitations and risks. In addition, this document describes the conflicts of interest that arise in DBS’s business, including those conflicts that arise from compensation received by DBS, its affiliates, and its representatives, as well as how we address those conflicts. DBS or its vendors may make money if you use the vendor’s services.

DBS offers brokerage accounts and services for personal investing, including retail and individual retirement accounts (“IRAs”). These accounts generally allow you to invest in mutual funds, exchange-traded funds (“ETFs”), and National Market System stocks. DBS works with its affiliated clearing broker, Green Pier Fintech LLC (“Green Pier”), to provide you with these brokerage accounts and services.

When providing brokerage services to you, DBS is required to:

- Ensure that your trades are executed with diligence and competence and seek to provide best execution in light of prevailing market conditions;
- Treat you in a manner consistent with principles of fair dealing and high standards of honesty and integrity;
- And not be obligated to provide recommendations to you, and not doing so should not be viewed as a recommendation to hold an investment.

Your DBS brokerage account (“DBS Account”) is self-directed. This means that you are solely responsible for deciding whether and how to invest in the securities, strategies, products, and services offered by DBS. You are also solely responsible for the ongoing review and monitoring of the investments held in your DBS Account. It is important you understand that DBS will not monitor the investments held in your DBS Account. You are responsible for independently ensuring that the investments in your DBS Account are appropriate given your situation.

There is no minimum investment to open a DBS Account, but there are minimums to purchase some types of investments. All transaction charges will be identified to you in the confirmation

of a transaction and/or in the account statement DBS sends to you on a periodic basis. Please see the Customer Agreement, Terms of Use, and Fee Schedule (“Fee Schedule”) applicable to your DBS Account, all available at plynkinvest.com/disclosures, for information regarding fees and other charges that apply to your DBS Account.

No Investment Advice or Recommendations

DBS does not provide individualized investment advice or recommendations. It provides general educational resources to help you choose your investments that are available to you on the various applications, including mobile and web applications ("Apps") offered by DBS.. None of the general education tools or information we provide should be viewed as individualized recommendation to buy, sell, or hold any investment.

Conflicts of Interest

Conflicts of interest arise because some of our affiliates offer a variety of products and services. The products and services have different costs and different levels of compensation earned by our affiliates. DBS, our affiliates, or our vendors may earn compensation when you select a product or service offered by one of our affiliates or our vendors. Mutual funds and ETFs sponsored by Fidelity affiliates charge management fees, which are revenue to those affiliates. Some securities pay 12b-1 fees and revenue-sharing, which is revenue to our affiliates, National Financial Services LLC ("NFS") and Green Pier. Potential conflicts of interest are discussed with more specificity in the “Available Securities” section below.

How We Pay Our Representatives

DBS representatives’ compensation is not affected by any investment choice you make. DBS customers will not have a specific representative assigned to their DBS Account. Customer support for DBS’s functionality is conducted primarily through the Apps. DBS provides customer support only for the functionality of the Apps; DBS representatives cannot provide any investment advice or recommendations.

Investment Products and Services Offered by DBS

General Investment Risks

All investments involve risk of financial loss, and there is no guarantee that you will reach your investment goals. Historically, investments with a higher return potential also have a greater risk potential. Events that disrupt global economies and financial markets, such as war, acts of terrorism, the spread of infectious illness or other public health issues, and recessions, can magnify an investment’s inherent risks. Detailed information regarding a specific investment’s risks is also provided in other disclosure and legal documents we make available to you, including prospectuses. As stated previously, you are responsible for deciding whether and how to invest. You should carefully consider your investment objectives and the risks, fees, expenses, and other charges associated with any investment product or service before making an investment decision. The investments held in your DBS Account (except for a Federal Deposit Insurance Corporation (“FDIC”) insured deposit account bank sweep) are not deposits in a bank or credit union and are not insured or guaranteed by the FDIC, the National Federal Credit Union Association, or any other government agency. The securities in your account are protected in

accordance with the SIPC for up to \$500,000 (including up to \$250,000 for uninvested cash). No coverage protects against a decline in the value of your securities, nor does it extend to certain securities that are considered ineligible for coverage. For more information, see the Customer Agreement.

Fees and Charges

Details regarding the fees, charges, and commissions associated with the investment products and services described herein are available in the Fee Schedule at plynkinvest.com/disclosures.

Available Securities

Exchange-Traded Products (“ETPs”)

ETPs include a range of security types, including ETFs and other securities, which are not considered a form of mutual fund. DBS offers ETPs, including ETFs, sponsored by affiliated and non-affiliated third parties. Generally, DBS does not charge a commission or other transaction fee for ETPs. However, as discussed below in the “Additional conflicts of interest” section, Green Pier may receive order-routing incentives in connection with trades in ETFs.

DBS's affiliates, Fidelity Brokerage Services LLC ("FBS") and NFS, receive compensation from BlackRock Fund Advisors, the sponsor of the iShares® ETFs, in connection with a marketing program that includes promotion of iShares ETFs and inclusion of iShares funds in certain FBS and certain other DBS affiliates' platforms and investment programs. DBS receives no additional compensation when DBS customers purchase or sell iShares ETFs versus other ETFs.

For the specific risks associated with an ETP, please see its prospectus or summary prospectus and read it carefully.

Mutual Funds

DBS offers mutual funds that do not have a transaction fee or sales load. Neither DBS nor its representatives provide recommendations with respect to mutual funds or any other security. DBS affiliates earn compensation from the ongoing management fees for proprietary funds, as identified in the funds' prospectuses. DBS affiliates receive compensation for (i) access to, purchase or redemption of, and maintenance of their mutual funds and other investment products, and (ii) other related shareholder servicing provided by DBS or its affiliates to the funds' shareholders. This compensation varies among fund companies and consists of asset and position-based fees, fund company and fund start-up fees, infrastructure support fees, fund company minimum monthly fees, and fund low platform asset fees. DBS typically earns more when you invest in a product that one of our affiliates advises, manages, or sponsors, such as a Fidelity mutual fund, core position, or ETF. You may find that mutual funds offered by other broker-dealers better fit your investment needs. For the specific risks and fees associated with any mutual fund you consider, please read its prospectus or summary prospectus carefully.

Stocks

DBS offers for purchase and sale National Market System stocks. It does not offer foreign stocks or stocks that trade on the OTC Bulletin Board. Individual stocks and stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, infectious illness, or economic developments. Public companies are required to summarize their key risk factors in their SEC public reports, which you can access on the companies' websites or at sec.gov, [opens in new window](#). DBS and/or its affiliates receive remuneration, compensation,

or other consideration for directing customer stock orders to certain market centers. For additional information on our best execution and order routing practices, please refer to the “Additional conflicts of interests” section below and Customer Agreement, which you can find at plynkinvest.com/disclosures.

Investing in stocks involves risks, including the loss of principal.

IRAs

DBS offers Traditional IRAs and Roth IRAs to individual investors to make investments on a potentially tax-advantaged basis. There are no fees to open IRAs with DBS, but there are other fees associated with IRAs, which you can learn more about in the Customer Agreement and Fee Schedule applicable to your DBS Account, which you can find at plynkinvest.com/disclosures.

Additional DBS Account Services, Features, and Types

Sweep Options

Your DBS Account includes a “core position” that holds assets awaiting further investment or withdrawal. The available core position is a free credit balance (“GCASH”). If you use GCASH, Green Pier may earn interest by investing your cash overnight and can earn additional compensation through the use of unsettled funds that can generate earnings, or “float.” These funds can be used for other business purposes. For more information, please refer to the Core Position Disclosure applicable to your DBS Account and Customer Agreement, which you can find at plynkinvest.com/disclosures.

Accounts offered by affiliates of DBS

Charitable Giving

Fidelity Investments Charitable Gift Fund (“Fidelity Charitable”) is an independent public charity which offers the Fidelity Charitable® Giving Account®, a donor-advised fund. DBS affiliates provide services to Fidelity Charitable® and are compensated in connection with those services.

Investment Advisory Services

Brokerage services offered to you by DBS are separate and distinct from investment advisory services that may be provided by its affiliates. DBS’s affiliate, FBS, offers both brokerage accounts (including some which do offer individualized investment advice) with a broader array of products and with dedicated branch and call center support, as well as investment advisory accounts. FBS may be a better option for customers who are not comfortable with a fully digital, self-directed account. These offerings are governed by different laws and regulations and have separate agreements with different terms, conditions, and fees that reflect the differences between the services provided. It is important for you to understand that a self-directed DBS Account differs from a discretionary investment advisory service where a DBS affiliate is responsible for deciding which investments will be purchased or sold.

Additional Conflicts of Interest

When you place a purchase or sale order for individual stocks and ETFs in your DBS Account, DBS will generally route the order to Green Pier, which in turn either executes the order from its own account or sends the order to various exchanges or market centers for execution. Any order

executed for your DBS Account is subject to a “best execution” obligation. If Green Pier executes the order from its own account (a “principal trade”), it can earn compensation on the transaction. In deciding where to send orders received for execution, Green Pier considers a number of factors including the size of the order, trading characteristics of the security, favorable execution prices (for example, the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and execution cost. Some market centers or broker-dealers may execute orders at prices superior to publicly quoted market prices. Order-routing policies are designed to result in transaction processing that is favorable for you. Such consideration can take the form of financial credits, monetary payments, rebates, volume discounts, or reciprocal business. The details of any credit, payment, rebate, or other form of compensation received in connection with the routing of a particular order will be provided upon your request. For additional information on our best execution and order entry procedures, please refer to the Customer Agreement and Terms of Use applicable to your DBS Account, which you can find at plynkinvest.com/disclosures.

DBS representative compensation is not affected by Green Pier’s order-routing practices or whether we execute transactions on a principal basis.

For more information, including copies of any document referenced, please go to plynkinvest.com or contact us via the Apps.

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